

UAC INSURANCE MUTUAL

Board of Trustees Meeting

Thursday, August 28, 1997, 10:00 a.m.

Emery County Commission Chambers, 95 East Main, Castle Dale, UT

A G E N D A

10:00	Call to Order	Gary Herbert
	Review of Board Members Absent	Gary Herbert
	Approval of July 10, 1997, Minutes	Gary Herbert
	Discussion on Debentures	Emery Officials
	Visiting Member Counties	Emery, Grand, Sanpete, Sevier
	Director's Report	Brett Rich
	Broker's Report	John Chino
	Summary of June & July 1997 Financial Statements	Brett Rich
	1998 Member Premium Contributions	Board Members
12:00	Lunch Break	Conference Room
	1998 Member Premium Contributions, continued	Board Members
	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	
	Action on Litigation Matters	Kent Sundberg
	Set Date and Time for Closed Meeting to Discuss the Character, Professional Competence, or Physical or Mental Health of an Individual	
	Other Business	Gary Herbert
2:00	Adjourn	



UTAH ASSOCIATION
OF COUNTIES
INSURANCE MUTUAL

UACIM BOARD OF TRUSTEES MEETING

MINUTES

August 28, 1997, 10:00 a.m., Emery County Courthouse, Castle Dale, Utah

BOARD MEMBERS PRESENT

Gary Herbert, *President*, Utah County Commissioner
Gerald Hess, *Vice President*, Davis County Deputy Attorney
Tony Dearden, Millard County Commissioner
Ty Lewis, San Juan County Commissioner
Monte Munns, *Secretary*, Box Elder County Assessor-Treasurer
Ed Phillips, Millard County Sheriff
Sarah Ann Skanchy, Cache County Council Member

BOARD MEMBERS ABSENT

Chad Johnson, Beaver County Commissioner
Curtis Dastrup, Duchesne County Commissioner

OTHERS PRESENT

Keller Christenson, Sanpete County Commissioner
Dale Mosher, Grand County Council Member
Bruce Funk, Emery County Clerk-Auditor
Bevan Wilson, Emery County Commissioner
JoAnn Behling, Emery County Treasurer
David Blackwell, Emery County Attorney
Robert Pero, Carbon County Clerk-Auditor
Kent Sundberg, Chairman, Litigation Management Committee
Brent Gardner, UAC Executive Director
Brett Rich, Director, UACIM
Sonya White, Executive Assistant
John Chino, GRMS Account Executive
Doug Alexander, McLaren's Toplis Claims Administrator

CALL TO ORDER

Gary Herbert called the meeting to order and welcomed those in attendance.

REVIEW OF BOARD MEMBERS ABSENT

Chad Johnson phoned the UACIM staff and requested that the Board excuse him from this meeting due to a conflicting meeting. Ed Phillips made a motion to excuse Chad from this meeting. Monte Munns seconded the motion, which passed unanimously. Further into the meeting, Curtis Dastrup phoned the Emery County Courthouse and spoke to Ty Lewis, explaining that he has resigned his position as Duchesne County Commissioner. Ann Skanchy made a motion to excuse Curtis from this meeting. Monte seconded the motion, which passed unanimously. The Board will discuss a replacement to fill the unexpired term of Curtis at the next meeting.

APPROVAL OF JULY 1997, MINUTES

The minutes of the Board of Trustees meeting held on July 10, 1997 were previously sent to the Board Members for review. Ty Lewis made a motion to approve the minutes as written. Monte Munns seconded the motion, which passed unanimously.

VISITING COUNTIES

Robert Pero explained that he has been instructed by the Carbon County Commission to bid the County's property & casualty insurance for the 1998 policy year. He will be advertising for proposals in the next couple of weeks and would like UACIM to submit a proposal.

Dale Moser questioned the increase in Grand County's 1997 premium contribution, stating that the county was told the increase was due to their loss history, yet Grand County received an award from UACIM for a low loss ratio? Brett Rich explained that the premium calculation is not only based on loss history but also on the county's exposure. The Board adopted a new formula for the 1997 policy-year that more fairly allocates the member counties' contributions. The total premium for UACIM did not increase in 1997; therefore, any increase/decrease in a member county's contribution was due to their loss history and/or exposures. The Board will be setting the premium contributions for 1998 at this meeting, which should better explain the process and formula. The Risk Management Program has no affect on setting the premiums.

DISCUSSION ON DEBENTURES

Emery County officials attended today's meeting to discuss the status on the debenture loans—how and when the debenture loans will be paid back to the five counties who loaned monies at the start-up of the Mutual. Brent Gardner and Brett Rich explained that the State Insurance Department set a requirement level, under statute, that the Mutual had to meet at start-up, then the Mutual had to reach a certain surplus requirement before paying back the debenture loans. The debentures are not only an agreement between the counties and the Mutual but also the Insurance Department. The Mutual does not have access to those monies without written permission from the Insurance Department. As of the July 1997 financial statements, UACIM has met and past the \$1.7 million surplus requirement and is now in a position to petition the Insurance Commissioner to begin the payback process. Brent and Brett will work on a payment schedule plan to present to the five counties, one that will not jeopardize the stability of the Mutual and may include requests for contributions from the other member counties to ease the burden of the five initial counties.

DIRECTOR'S REPORT

SURPLUS REQUIREMENTS: Brett Rich announced the news that, based on July 1997 financial statements, the Mutual has reached and passed the surplus level set by state statute. During the past few months, Brett has continued to work with Insurance Department to schedule hearings for an exemption from the surplus requirements. Now that the Mutual has met the requirements, the hearings may not be necessary. Since Brett received the latest statements he has tried contacting the Deputy Commissioner to confirm that the Mutual has met and exceeded the requirements.

MEETING WITH EXCESS CARRIER: Brett reported that he met with Gallagher, Great American and APEX last month in Chicago. Brett wanted to make sure the Mutual had the best program for 1998 and that the attachment point did not increase. Following Brett's visit, Great American committed that the attachment point will remain at \$1,475,000 and the total paid premiums for excess insurance will not increase for the 1998 policy year. Brett is also working with Great American in changing and clarifying the standard ISO policy form now being used by the Mutual.

EXCESS RECOVERABLE: Brett announced that AIG has paid the total amount recoverable for the losses paid to date for the 1992 and 1993 fund years. Interest was billed but not received. The policy does not provide for interest but under some circumstances the Utah Statute does.

ADVISORY COMMITTEE: Brett reported that the UACIM Advisory Committee is having its first meeting on Friday, August 29. Sixteen of the twenty-two member counties have appointed a commissioner/council member representative.

EQUITY PLAN: Pursuant to the Board's request, Brett revised the language in number four of the Equity Plan. Brett recommended the following language: *In the event of a voluntary withdrawal or an involuntary termination of membership, the withdrawn or terminated member shall lose and have no claim to any equity in UACIM. The equity formally attributed to that member for each fund year shall be allocated to the remaining counties who were members during that fund year.* Previously the Board questioned voluntary withdrawal verses involuntary termination. Brett suggested the following language allowing the Board some discretion with an involuntary termination: *In the event of an involuntary termination, the UACIM Board of Trustees may, in its sole discretion, allow the terminated member to either receive or retain all or part of its previously allocated equity. However, in no event, shall the terminated member receive equity attributable to any period following the date of termination.* The Board directed Brett to send a copy of the equity plan, with the recommended revised language, to the Trustees to review and approve at the next meeting.

ACCOUNTING CONTRACT: Brett reported that he has received written notification from Squire & Company that they do not want to renew their contract with UACIM for 1998. Brett spoke with Ray Bartholomew who explained that Squire did not anticipate the costs in purchasing the software to run the annual yellow blank and quarterlies that must be filed with NAIC. Brett suggested that the Board either renegotiate the existing contract, contract Squire to do just the accounting and hire another company to prepare the NAIC filings (approximate cost \$1500 to \$2000), review the proposals received last year, or start a new RFP process. The Board directed Brett to examine the possibility of renegotiating with Squire to perform only the accounting function, request bids for the NAIC filings from other companies, and report his progress at the next meeting.

LOSS CONTROL MANAGER: Brett reported that the Selection Committee interviewed five applicants for the Loss Control Manager position on August 11. The Committee selected Ronald Heskett as the successful applicant but he did not accept the offer. The Committee then decided to do some recruiting and will be interviewing two more applicants next week.

ADDITIONAL PROPERTY PREMIUM: Brett explained that UACIM received an additional premium invoice for the new Washington County Equestrian Park. This is the first time the Mutual has been billed for adding new property during a policy period. The policy Coverage Summary states: *newly acquired and builders risk are covered to the property limit, additional premium possible if exceeds 10% of scheduled values.* The value of the Equestrian Park is approximately \$1.1 million with an additional premium of \$106. The Board decided that a member county will not be billed for any additional premium during this policy year since the Board has not made the language in the Coverage Summary clear to the members. The Board will adopt a Joint Policy Statement and requested Brett to draft the language for approval at the next meeting.

SUMMARY OF JUNE AND JULY 1997 FINANCIAL STATEMENTS

Brett Rich reviewed the month ending June and July 1997 financial statements with the Board. Squire & Company has corrected the *Statements of Admitted Assets, Liabilities and Surplus* for July, due to a mathematical error. The correction shows \$1,745,000 total policyholders' surplus. The amount in Assets goes up every year along with the amount in interest as long as interest rates are stable. Line item *Paid Losses Recoverable* will show a decrease of \$430,000 on the August statements due to the payments received from AIG. On the *Statements of Income and Surplus*, Brett noted that the *Net Income* is \$311,829 compared to (\$215,507) as of July 1996. 1996 was the first year UACIM had a net loss. The Board made many changes in 1997 to insure the success of the Mutual and those changes are now showing in the financial statements. The Board accepted the financial statements as presented.

BROKER'S REPORT

John Chino reviewed the 1998 renewal information used to determine the excess premium and the attachment point. One concern in trying to keep the premium level was the large increase in exposure. Member property is up 22%, vehicles increased by 102 and gross operating expenditures are up \$30 million. During negotiations, Gallaghers was able to maintain the attachment point, lower the excess premium amount by \$3000 and secure additional coverages in the areas of pollution and inverse condemnation.

1998 MEMBER PREMIUM CONTRIBUTIONS

Using the same formula that the Board approved last year, Brett Rich input the new information into the components of the formula. First, the Board worked through the loss fund contribution, which is based on a member's three-year loss history (not including the current year) using the paid and reserved losses. From the total loss history, any claim over \$25,000 is disregarded as a "shock loss" and deleted from the total. The losses are averaged and factored to maintain at least \$1.5 million in the loss fund. The Board then applies a five-percent cap on the loss fund contribution so that a member's loss fund portion of the premium will not increase or decrease more than five-percent. Second, the Board worked through the excess contribution, which is allocated by exposure using the same factoring as the excess carrier. Great American calculates a percentage of the total premium for property, automobile liability, general liability and errors and omissions (E&O). The formula adopted by the Board uses a member's total insurable value to determine their property premium, the number of vehicles to determine the automobile liability premium, total expenditures to determine liability and number of full-time employees to determine the E&O premium. Finally, the Board worked through the expense contribution, which apportions a per-member fee and a pro-rata fee. The Board

elected that 1/3 of the expense to operate the Mutual would be allocated per-member and the pro-rata fee is based on a percentage that a county is paying for the loss fund and excess portions of the premium. The three contributions are then totaled and a five-percent increase/decrease cap is again applied. Monte Munns made a motion to adopt the 1998 premium contributions as presented. Sarah Ann Skanchy seconded the motion, which passed unanimously.

SET DATE AND TIME FOR CLOSED MEETING

Monte Munns made a motion to set the date and time for a closed meeting to begin at 1:30 p.m. on August 28, 1997, to discuss pending or reasonably imminent litigation. Gerald Hess seconded the motion, which passed unanimously.

Ty Lewis made a motion to conclude the closed meeting at 1:50 p.m. on August 28, 1997. Monte Munns seconded the motion, which passed unanimously.

ACTION ON LITIGATION MATTERS

Ty Lewis made a motion authorizing settlement authority up to \$100,000 on claim number 801DAV978199 01-02. Monte Munns seconded the motion, which passed unanimously.

Ty Lewis made a motion authorizing settlement authority up to \$50,000 on claim number 801CAC968144. Monte Munns seconded the motion, which passed with Ann Skanchy opposing.

SET DATE AND TIME FOR CLOSED MEETING

Ty Lewis made a motion to set the date and time for a closed meeting to begin at 1:55 p.m. on August 28, 1997, to discuss the character, professional competence or physical or mental health of an individual. Monte Munns seconded the motion, which passed unanimously.

Ann Skanchy made a motion to conclude the closed meeting at 2:30 p.m. on August 28, 1997. Ty Lewis seconded the motion, which passed unanimously.

OTHER BUSINESS

The next meeting of the Board of Trustees will be held Thursday, October 9, 1997, at 9:00 a.m. at the UAC Offices.

AFFIDAVIT OF GARY R. HERBERT


STATE OF UTAH)
)
) :ss
COUNTY OF SALT LAKE)

Gary R. Herbert, being duly sworn upon oath, deposes and says:

1. That the affiant has personal knowledge of the matters hereinafter referred to in this Affidavit.
2. That the Affiant, on or about the 28th day of August 1997, presided over a meeting of the Utah Association of Counties Insurance Mutual Board of Trustees, an open and public meeting within the provisions of Chapter 4, Title 52, Utah Code Annotated, 1953, as amended.
3. That a quorum of the Utah Association of Counties Insurance Mutual Board of Trustees was present and at least two-thirds of the members present, voted to close the meeting pursuant to the provisions of Section 52-4-4, Utah Code Annotated, 1953, as amended, for the purpose of discussing the character, professional competence, or physical or mental health of an individual.
4. That the affiant was present throughout the meeting and, pursuant to the provisions of Section 52-4-7.5, the affiant does hereby affirm that the sole purpose for closing the meeting was to discuss the character, professional competence, or physical or mental health of an individual or individuals.


FURTHER, Affiant saith not.

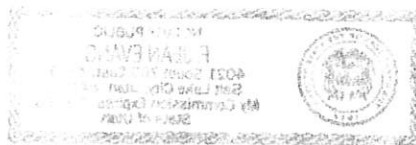
DATED this 28 day of August, 1997.


GARY R. HERBERT, President
Utah Association of Counties Insurance Mutual

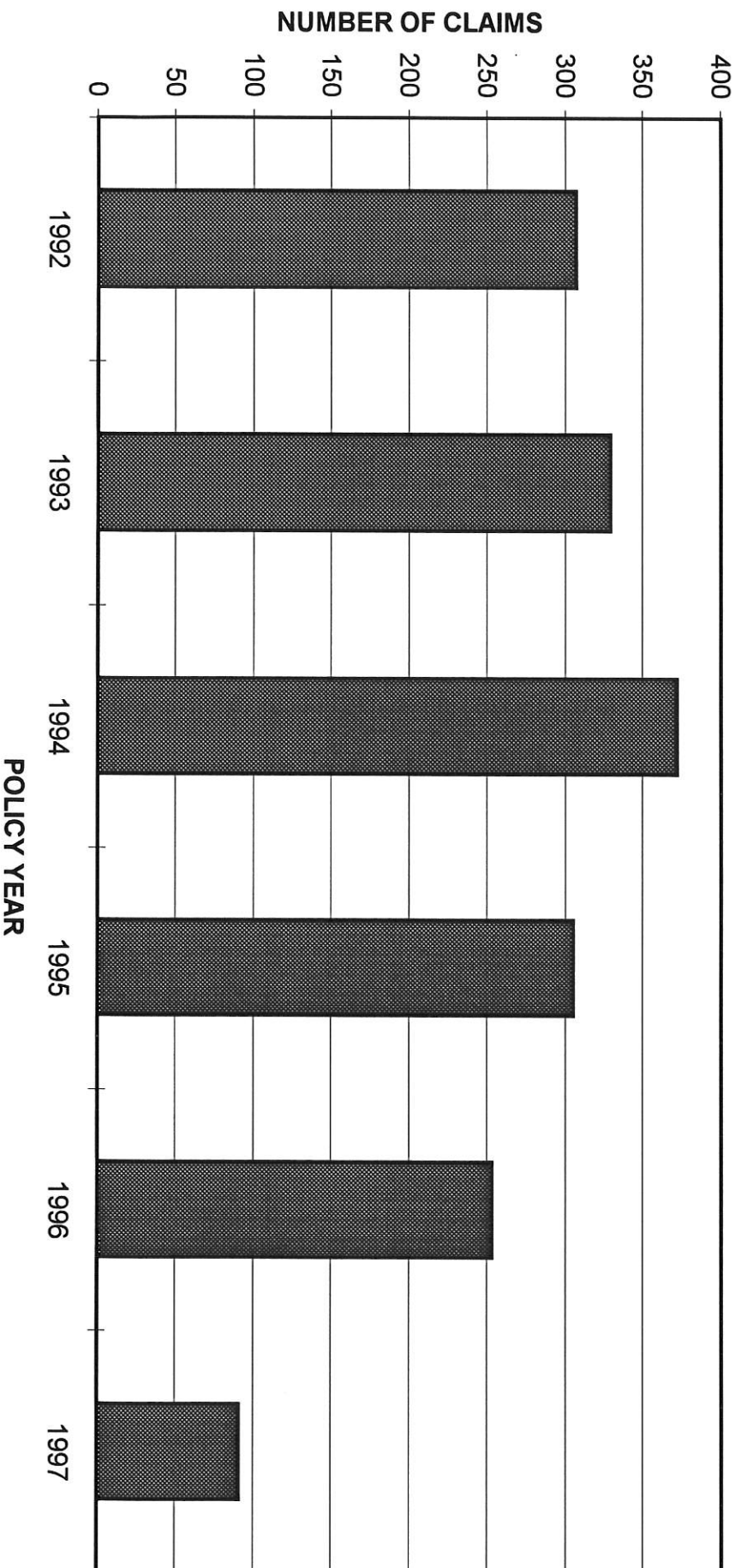
On the 28th day of August 1997, personally appeared before me Gary R. Herbert, who, after being by me duly sworn, deposed and said that the information contained in the above and foregoing Affidavit is true and correct.




NOTARY PUBLIC
Residing at: Salt Lake, Utah
My Commission Expires: Jan. 31, 1998



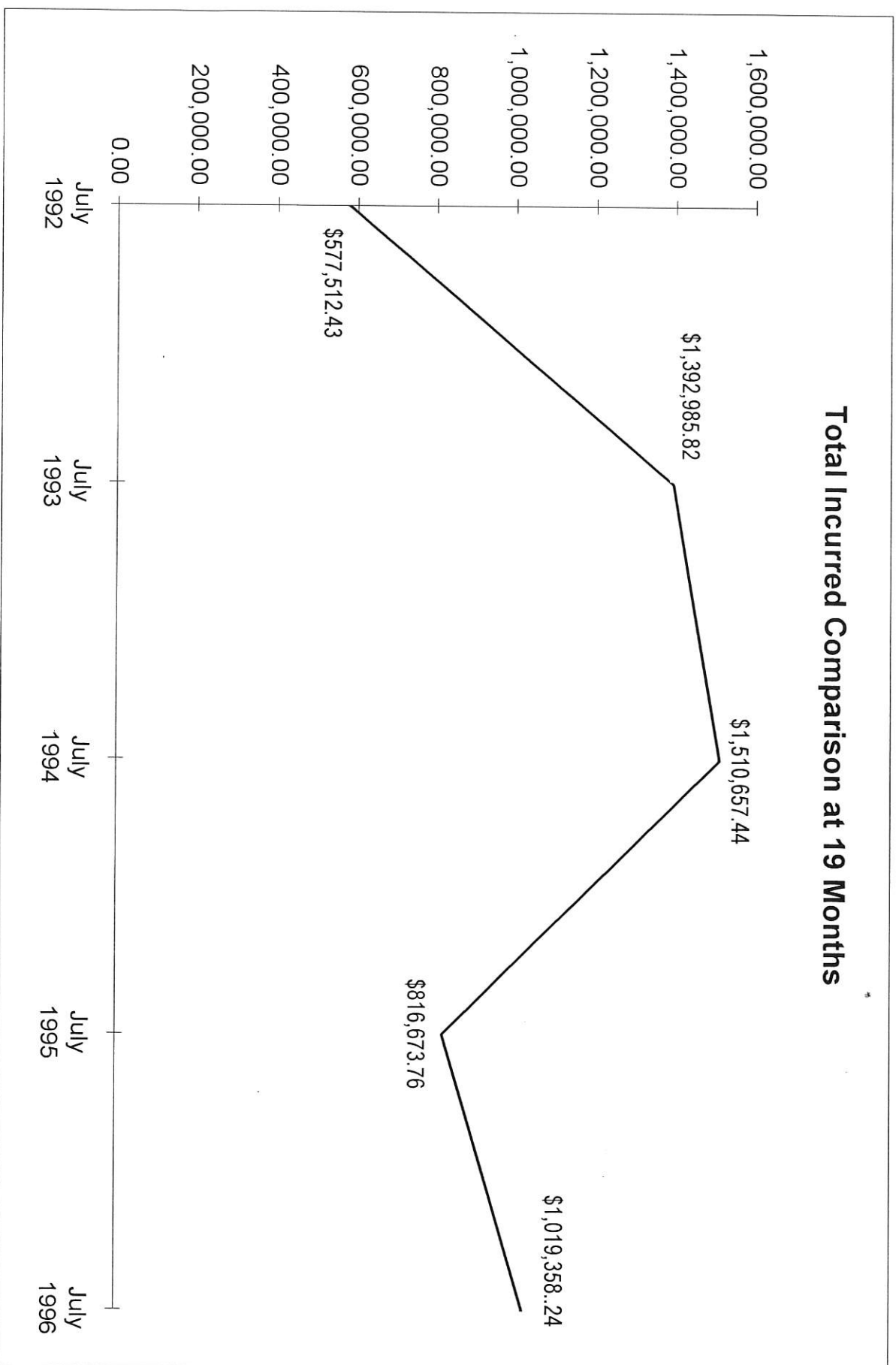
UAC INSURANCE MUTUAL



Number of Claims
as of July 1997

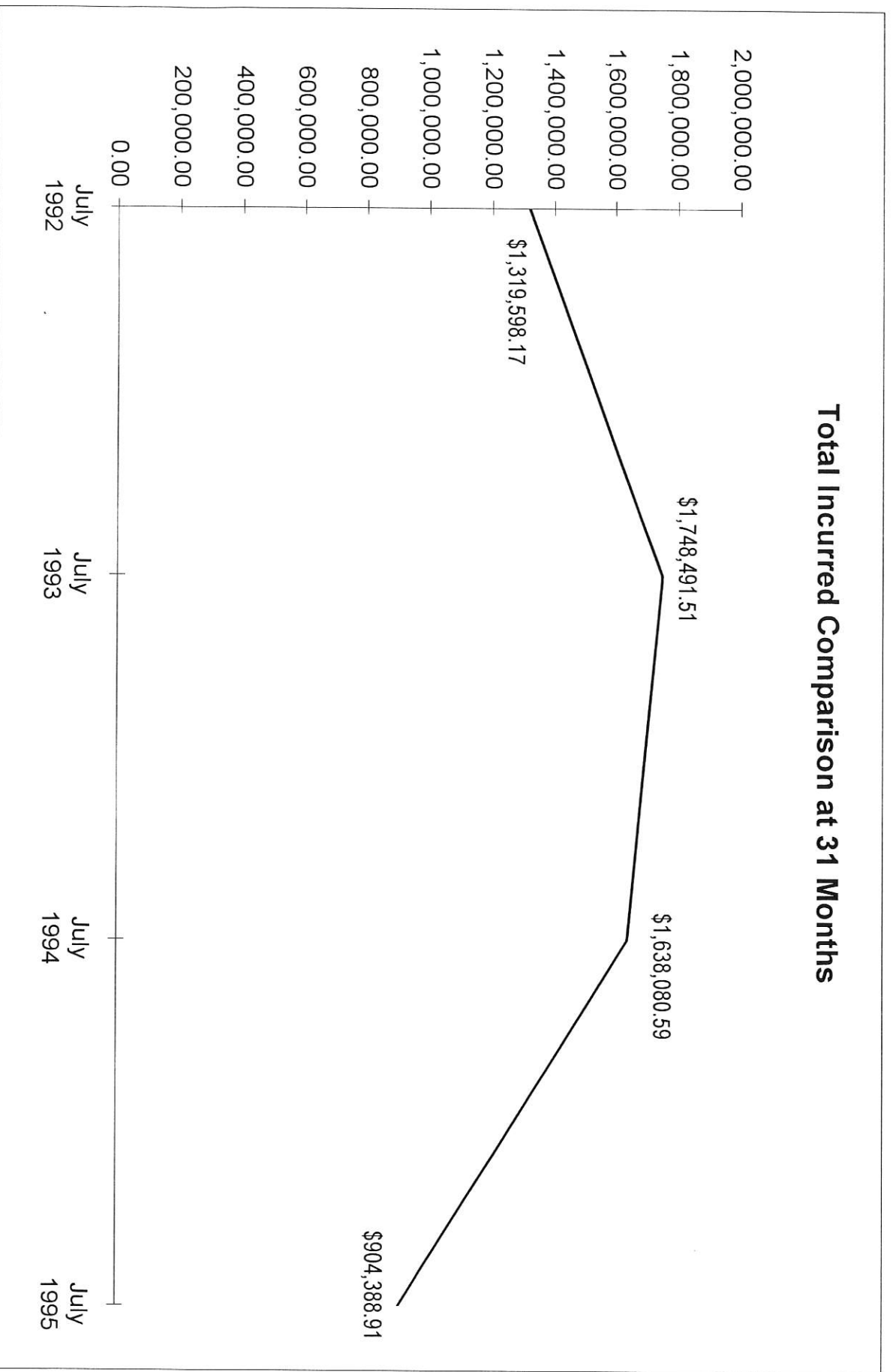
UAC Insurance Mutual

Total Incurred Comparison at 19 Months



UAC Insurance Mutual

Total Incurred Comparison at 31 Months



UAC INSURANCE MUTUAL

LOSS FUND

COUNTY	1994	1995	1996	TOTAL	%	COMPARE 1996	LESS ADJUSTMENTS	ADJUSTED LOSSES	AVERAGE LOSSES	1997 LOSS FUND	1998 LOSS FUND	without 5% cap
Beaver	7,397	20,453	89,553	117,403	3.5	91,394	20,000	97,403	32,468	27,603	28,983	61,983
Box Elder	55,863	69,449	19,279	144,591	4.3	-265,402	5,000	139,591	46,530	119,863	113,870	88,829
Cache	151,960	18,864	110,080	280,904	8.3	-23,911	116,955	163,949	54,650	134,358	127,640	104,330
Davis	163,585	98,027	179,445	441,057	13.0	-85,284	94,696	346,361	115,454	169,250	177,713	220,408
Duchesne	30,774	17,714	26,384	74,872	2.2	-76,714	0	74,872	24,957	51,333	48,766	47,645
Emery	83,281	13,032	77,710	174,023	5.1	39,129	67,367	106,656	35,552	122,436	116,314	67,871
Garfield	2,477	27,500	12,354	42,331	1.2	26,416	2,500	39,831	13,277	35,792	34,002	25,347
Grand	2,938	2,858	34,086	39,882	1.2	-38,840	0	39,882	13,294	54,228	51,517	25,379
Iron	129,051	30,411	2,917	162,379	4.8	-381,784	96,582	65,797	21,932	98,630	93,699	41,870
Juab	69,346	5,631		74,977	2.2	-2,500	9,110	65,867	21,956	50,019	47,518	41,915
Kane	7,777	6,992	21,000	35,769	1.1	15,341	0	35,769	11,923	30,804	29,264	22,762
Millard	21,738	109,783	40,833	172,354	5.1	130,665	33,230	139,124	46,375	43,003	45,153	88,532
Piute	0	0	2,250	2,250	0.1	2,250	0	2,250	750	6,666	6,352	1,432
Rich	1,630	1,599	1,947	5,176	0.2	1,147	0	5,176	1,725	16,953	16,105	3,294
San Juan	8,957	74,302	41,216	124,475	3.7	18,269	22,040	102,435	34,145	58,853	61,796	65,185
Sanpete	39,974	2,712	4,134	46,820	1.4	-7,911	0	46,820	15,607	56,430	53,609	29,794
Sevier	22,863	12,455	8,170	43,488	1.3	9,916	0	43,488	14,496	33,955	32,257	27,674
Uintah	186,894	54,375	50,186	291,455	8.6	-30,716	59,739	231,716	77,239	105,182	110,441	147,454
Utah	195,093	177,832	242,937	615,862	18.2	110,421	182,800	433,062	144,354	171,222	179,783	275,581
Wasatch	144,411	53,121	26,914	224,446	6.6	193	83,399	141,047	47,016	67,227	70,588	89,756
Washington	163,913	67,626	18,145	249,684	7.4	-66,310	92,500	157,184	52,395	122,813	116,672	100,025
Wayne	202	0	23,831	24,033	0.7	23,831	0	24,033	8,011	15,722	15,294	15,294
TOTALS	1,490,125	864,737	1,033,371	3,388,233			885,918	2,502,315	834,105	1,592,362	1,577,336	1,592,360

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UAC INSURANCE MUTUAL

EXCESS

Full Time

COUNTY	TOTAL INSURABLE VALUE	PREMIUM PROPERTY	NUMBER OF VEHICLES	PREMIUM AUTO LIAB	TOTAL EXPENDITURES	PREMIUM LIABILITY	NUMBER OF EMPLOYEES	PREMIUM E&O	PREMIUM EXCESS	%
Beaver	16,252,630	2,828	39	3,860	3,458,187	971	50	1,628	9,287	2.0
Box Elder	27,782,881	4,833	129	12,769	18,468,370	5,184	152	4,950	27,736	5.9
Cache	27,020,729	4,701	173	17,124	18,401,906	5,165	200	6,513	33,503	7.1
Davis	51,930,614	9,034	213	21,084	40,200,000	11,284	563	18,333	59,735	12.6
Duchesne	24,712,054	4,299	103	10,195	6,450,000	1,810	144	4,689	20,994	4.4
Emery	12,478,584	2,171	121	11,977	10,796,964	3,031	156	5,080	22,259	4.7
Garfield	8,599,320	1,496	46	4,553	4,518,398	1,268	85	2,768	10,086	2.1
Grand	10,507,134	1,828	50	4,949	9,589,616	2,692	120	3,908	13,377	2.8
Iron	25,088,993	4,365	88	8,711	8,512,470	2,389	207	6,741	22,206	4.7
Juab	17,791,757	3,095	66	6,533	3,257,593	914	55	1,791	12,334	2.6
Kane	7,064,920	1,229	49	4,850	2,200,000	618	54	1,758	8,455	1.8
Millard	17,879,148	3,110	116	11,482	10,996,311	3,087	110	3,582	21,261	4.5
Piute	4,253,217	740	22	2,178	1,169,000	328	24	782	4,027	0.8
Rich	2,826,404	492	35	3,464	1,444,378	405	39	1,270	5,632	1.2
San Juan	15,931,600	2,772	152	15,046	10,489,331	2,944	127	4,136	24,897	5.3
Sanpete	5,817,951	1,012	55	5,444	5,109,137	1,434	82	2,670	10,561	2.2
Sevier	14,377,318	2,501	97	9,602	8,571,000	2,406	90	2,931	17,439	3.7
Uintah	31,901,956	5,550	106	10,492	24,700,000	6,933	200	6,513	29,488	6.2
Utah	73,896,168	12,856	213	21,084	44,001,145	12,351	623	20,287	66,578	14.0
Wasatch	15,332,057	2,667	87	8,612	5,181,403	1,454	126	4,103	16,836	3.6
Washington	26,026,571	4,528	115	11,383	32,572,500	9,143	200	6,513	31,567	6.7
Wayne	3,288,947	572	41	4,058	1,995,125	560	16	521	5,712	1.2
TOTALS	440,760,953	76,680	2,116	209,452	272,082,834	76,371	3,423	111,466	473,969	

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UAC INSURANCE MUTUAL

EXPENSE

TOTALS

COUNTY	PRO-RATA	PER MEMBER	PREMIUM EXPENSE	%	1996 PREMIUM	1997 PREMIUM	1998 PREMIUM	% VARIANCE
Beaver	9,106	11,091	20,197	2.9	59,350	57,883	58,466	2.1 583
Box Elder	33,693	11,091	44,784	6.4	205,051	196,010	186,970	6.8 -9,040
Cache	38,341	11,091	49,432	7.0	217,715	216,356	210,575	7.6 -5,781
Davis	56,497	11,091	67,588	9.6	281,131	287,812	302,203	11.0 14,391
Duchesne	16,598	11,091	27,689	3.9	95,455	99,073	97,450	3.5 -1,623
Emery	32,971	11,091	44,062	6.3	227,427	216,056	205,253	7.5 -10,803
Garfield	10,490	11,091	21,581	3.1	64,768	68,006	65,668	2.4 -2,338
Grand	15,440	11,091	26,531	3.8	87,925	92,321	91,425	3.3 -896
Iron	27,577	11,091	38,668	5.5	168,363	161,636	154,573	5.6 -7,063
Juab	14,241	11,091	25,332	3.6	82,413	86,226	85,183	3.1 -1,043
Kane	8,975	11,091	20,066	2.9	66,234	62,922	59,776	2.2 -3,146
Millard	15,802	11,091	26,893	3.8	92,461	89,182	93,307	3.4 4,125
Piute	2,470	11,091	13,561	1.9	14,375	15,578	16,357	0.6 779
Rich	5,172	11,091	16,263	2.3	36,451	38,274	37,999	1.4 -275
San Juan	20,627	11,091	31,718	4.5	108,595	113,106	118,411	4.3 5,305
Sanpete	15,268	11,091	26,359	3.8	101,226	96,165	91,357	3.3 -4,808
Sevier	11,824	11,091	22,915	3.3	73,007	76,657	72,824	2.6 -3,833
Uintah	33,294	11,091	44,385	6.3	161,373	169,442	177,914	6.5 8,472
Utah	58,617	11,091	69,708	9.9	274,562	288,290	302,705	11.0 14,415
Wasatch	20,801	11,091	31,892	4.5	108,024	114,093	119,317	4.3 5,224
Washington	35,271	11,091	46,362	6.6	193,030	194,370	194,601	7.1 231
Wayne	4,998	11,091	16,089	2.3	33,803	35,493	37,095	1.3 1,602
TOTALS	488,073	244,002	732,075		2,752,739	2,774,951	2,783,380	8,429

EXPOSURES

COUNTY	TOTAL INSURABLE VALUE			NUMBER OF VEHICLES			TOTAL EXPENDITURES			NUMBER OF EMPLOYEES		
	1997	1998	Variance	1997	1998	Variance	1997	1998	Variance	1997	1998	Variance
Beaver	5,362,489	16,262,630	303%	56	39	70%	2,624,494	3,458,187	182%	55	50	91%
Box Elder	14,096,414	27,782,881	197%	121	129	107%	9,460,525	18,468,370	195%	140	152	108%
Cascade	25,268,352	27,020,729	107%	173	173	100%	14,950,769	18,401,906	123%	202	200	99%
DeWitt	49,306,671	51,930,614	105%	202	213	106%	46,194,367	40,200,000	87%	449	563	125%
Duchesne	19,308,579	24,712,054	128%	102	103	101%	5,694,160	6,450,000	113%	108	144	133%
Emery	10,917,548	12,478,584	114%	116	121	104%	10,796,964	10,796,964	100%	154	156	101%
Garfield	6,736,644	8,599,320	128%	59	46	78%	4,197,120	4,518,398	108%	84	85	101%
Grand	9,129,467	10,507,134	115%	62	60	97%	9,560,761	9,589,616	100%	115	120	104%
Iron	23,052,626	25,088,993	109%	97	88	91%	10,241,887	8,512,470	83%	207	207	100%
Juab	15,756,991	17,791,757	113%	56	66	118%	4,420,013	3,257,593	74%	54	55	102%
Kane	4,011,745	7,064,920	176%	49	49	100%	2,200,000	2,200,000	100%	72	54	75%
Millard	15,705,202	17,879,148	114%	110	116	105%	12,562,846	10,996,311	88%	107	110	103%
Plute	1,149,739	4,253,217	370%	24	22	92%	891,660	1,169,000	131%	25	24	96%
Rich	2,280,099	2,826,404	124%	36	35	97%	1,444,378	1,444,378	100%	39	39	100%
San Juan	13,544,600	15,931,600	118%	150	152	101%	9,790,698	10,489,331	107%	120	127	106%
Sargents	5,897,639	5,817,951	99%	64	55	86%	4,923,014	5,109,137	104%	83	82	99%
Sewer	19,151,666	14,377,318	75%	110	97	88%	14,609,507	8,571,000	59%	83	90	108%
Utah	34,760,000	31,901,956	92%	105	106	101%	24,700,000	24,700,000	100%	198	200	101%
Wasatch	64,032,340	73,896,168	115%	195	213	109%	38,902,634	44,001,145	113%	560	623	111%
Washington	13,175,169	15,332,057	116%	100	87	87%	4,303,511	5,181,403	120%	100	126	126%
Wayne	14,686,378	26,026,571	177%	115	115	100%	14,497,659	32,572,500	225%	185	200	108%
TOTALS	2,786,242	3,288,947	118%	41	41	100%	1,995,125	1,995,125	100%	16	16	100%
TOTALS	370,116,600	440,760,953		2,143	2,116		248,959,069	272,082,834		3,156	3,423	

